



IMPACT BANKING IN PRACTICE

2023 Impact Report

ABOUT THE IMPACT REPORT PACKAGE 2023

The Impact Report represents an important document for Procredit Bank Albania. For many years it has been published at the group level, including consolidated information of our 12 countries of operation in South Eastern & Eastern Europe, South America, as well as Germany. This is the first time the Impact Report is being published locally.

By providing this report at the bank level, we can offer to all interested parties (clients, suppliers, stakeholders) a deeper understanding of how Procredit Bank Albania initiatives align with sustainability goals.

The Impact Report serves as a comprehensive overview of our sustainability efforts and assesses our impact performance during the previous financial year. It also highlights our ongoing initiatives and outlook for the future. Impact Report's structure revolves around our choice of the five SDGs that are most central to our impact strategy, while also demonstrating alignment with our key material topics. The structure of the Procredit Albania Impact Report is also based on the Procredit Holding Impact Report of 2023.

Overall, the Impact Report provides transparency, accountability and a roadmap for creating positive change.

Table of contents

About the Impact Report Package 2023	1
Letter from the Management Board	2
ProCredit Bank Albania: Who we are	3
Highlights of our innovation journey	4
Sustainability highlights and developments	5
Our approach to impact	6
SDG 9 Industry, innovation and infrastructure	7
SDG 8 Decent work and economic growth	9
SDG 5 Gender equality	10
SDG 13 Climate action	13
SDG 7 Affordable and clean energy	17
SDGs and material topics	18



LETTER FROM THE MANAGEMENT BOARD

Our bank has demonstrated remarkable adaptability over nearly three decades of operating in the Albanian market, driven by a dedicated team of skilled professionals and managers committed to environmental and social impact. Over the years, we have evolved from providing basic financial services to adopting a proactive strategy focused on digitalization and sustainable growth.

In retail banking, we offer convenient, user-friendly digital solutions that promote savings and financial responsibility. Our services are straightforward

and effective, complemented by expert advice on investments, transactions, and personal savings.

In the business sector, we are committed to providing exceptional service to micro, small and medium-sized enterprises (MSMEs), particularly collaborating with companies dedicated to innovative practices and sustainable solutions. We emphasize minimizing negative environmental footprints and supporting businesses in their efforts toward sustainability.

Supporting **local production, tourism, and agriculture** is a key priority, with approximately 12% of our business loan portfolio dedicated to agribusinesses. This investment fosters rural development and economic growth in less-developed regions. Our goal is to promote sustainable agricultural practices and boost productivity through new technologies and enhanced local skills. By encouraging these practices and supporting our clients' environmental goals, we aim to enhance the effectiveness of their initiatives and contribute to a more sustainable future.

What sets us apart as a financial institution is our strong commitment to evaluating the environmental impact of our operations and investments. We are dedicated to sustainability and responsible

practices, believing this focus not only enhances our value but also deepens our engagement with the communities we serve. We are establishing clear benchmarks for our environmental, social, and governance (ESG) goals. Currently, 20% of our total loan portfolio is allocated to green initiatives, underscoring our commitment to environmental sustainability. We recognize the importance of expanding our support for environmentally friendly projects and are setting a goal to increase it to 25% in the coming years. This strategic move aligns with our broader mission to promote sustainable development and reflects our dedication to addressing climate change through financial practices.

At ProCredit Bank Albania, more than 70% of our team members are female, demonstrating our commitment to creating opportunities and fostering gender equality. We are dedicated to fostering an inclusive environment by raising awareness and empowering women through various internal programs and initiatives that support female entrepreneurship.

Finally, we extend our heartfelt thanks to our employees, whose unwavering dedication and hard work have been crucial in achieving outstanding results this year. Their commitment to ethical practices highlights our collaborative approach and aligns with our mission to make a meaningful and positive impact.

At ProCredit Bank
Albania, more than

70%

of our team members
are female

PROCREDIT BANK ALBANIA: WHO WE ARE



Our Focus

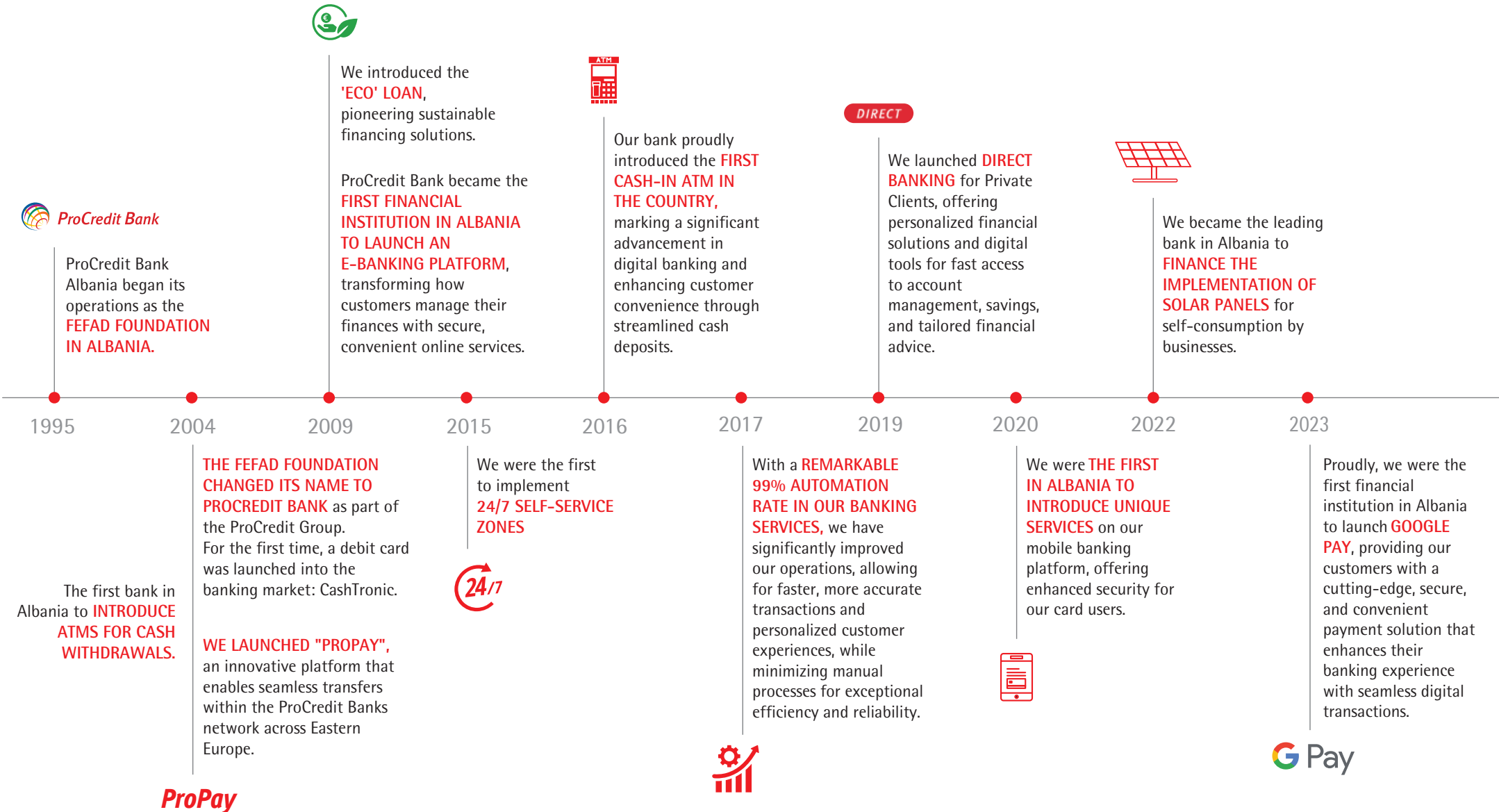
We aim to be the bank of choice for retail clients in Albania who value savings and prefer convenient digital banking solutions, as well as for micro, small and medium-sized enterprises (MSMEs) seeking personalized financial services. We are committed to transparency,

sustainability, and delivering tailored solutions that foster long-term growth. At the core of our operations is a deep commitment to Environmental, Social, and Governance (ESG) principles. By actively integrating ESG criteria into our decision-making process, we ensure that our financial

practices not only benefit our clients but also contribute to environmental preservation, social equity, and responsible governance. Through responsible banking practices, we strive to make a positive impact on the economy, society, and the environment.



HIGHLIGHTS OF OUR INNOVATION JOURNEY



ProPay



Google Pay

SUSTAINABILITY HIGHLIGHTS AND DEVELOPMENTS



INTERNAL ENVIRONMENTAL INDICATORS

100%*
electric and hybrid plug-in cars in car fleet

14%
decrease in energy consumption per employee

6 premises certified by with ISO 14001:2015

3.9%
decrease in indoor water consumption per employee

GREEN LENDING

456
total number of active green loans

EUR 67m
disbursement of green loans from 2020

EUR 37m
disbursement of photovoltaics from 2020

20%
of green loans in total portfolio

2652 tCO₂eq
emissions avoided through RE projects

CLIENTS

14,500
total number of clients

30%
of Loan Portfolio in manufacture and agriculture

JOBS SUPPORTED THROUGH OUR BUSINESS CLIENTS

11,685
total employment (estimated number)

46%
female employment

7.82%
youth employment

EMPLOYEES

173
total number of employees

69%
female representation in middle management

98
hours of training per employee

EUR 383K
annual investment in employee training

Status of our targets as of 2023

20% green loans by 2023	Achieved in 2022 and updated to 25% for the medium term.
Become a key player in the market for investments in rooftop photovoltaics for business clients.	Up to December 2023 we have financed 55.2 MWp in photovoltaics, more than 180 projects.
Maintain and further increase staff competence	This objective is continuous and transversal to all impact areas, pertaining to all operations rather than a stand-alone goal.

Sustainability standards and Memberships on the group level



*All our car fleet is ecologic with exception of 1 diesel van which is used in sporadic cases when transporting big volume materials. 5

OUR APPROACH TO IMPACT

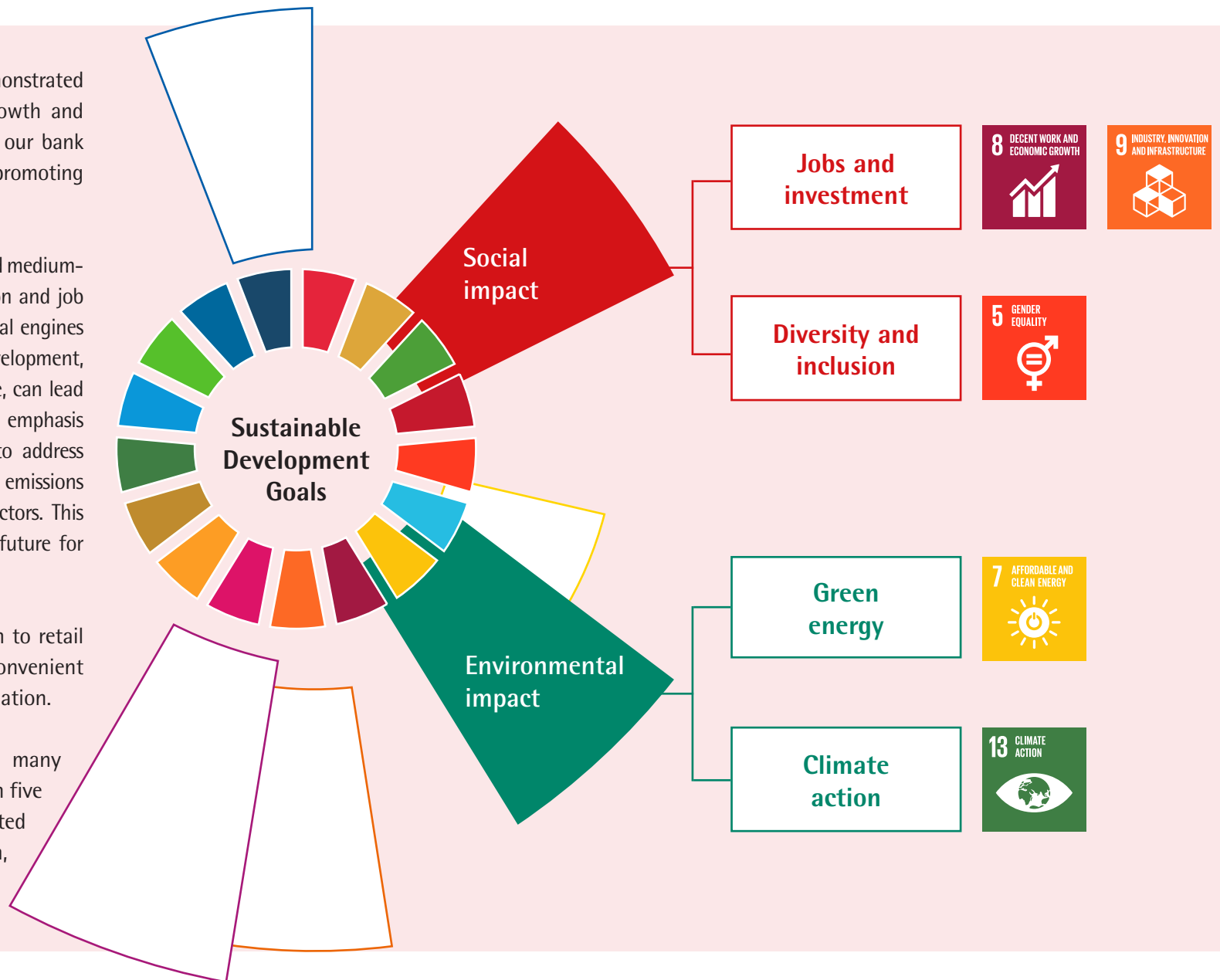


ProCredit Bank Albania has consistently demonstrated a strong commitment to both economic growth and environmental responsibility. We believe that our bank can generate significant positive impact by promoting sustainable economic development in Albania.

By providing financial support to micro, small and medium-sized enterprises, we support growth, innovation and job creation in Albania. These enterprises are the real engines of our economy, and supporting their development, making them more competitive and sustainable, can lead to positive social and economic outcomes. Our emphasis on green finance, aligns with global efforts to address climate change and reducing greenhouse gas emissions and pollution in carbon-intensive economy sectors. This gives its contribution into a more sustainable future for the country itself.

In addition, our unique digital-first approach to retail banking enables us to provide high-quality, convenient and transparent services to the broader population.

Sustainability has a broad agenda and many objectives. We chose in this report to focus on five main Sustainable Development Goals associated with job creation, diversity and inclusion, green energy and climate action.



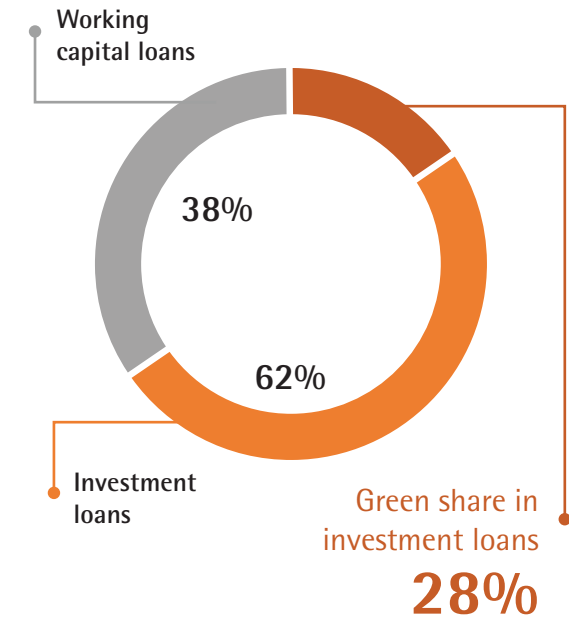
At ProCredit Bank, we are committed to supporting micro, small, and medium-sized enterprises (MSMEs) in Albania that adhere to environmental, social, and governance (ESG) standards. We support businesses that demonstrate strong potential to generate wealth, create jobs, and expand opportunities within the Albanian market. A special focus is on providing financial services to innovative and digitally advanced companies.

A significant portion of our business portfolio stands for the production sectors, with a particular emphasis on industry and manufacture. Investment loans form the backbone of our approach, fostering long-term capital formation, which is essential for sustainable economic growth in Albania. Our lending activities are especially oriented toward promoting

green technologies, with 20% of our investment loans classified as "green." We strongly promote renewable energy, enhancing energy efficiency, and advancing sustainable investments within the Albanian market.

ProCredit Bank serves as a vital link between Albania and more developed Western European economies, particularly Germany. Beyond financing, we offer services such as international money transfers that facilitate secure and affordable cross-border transactions. In Albania, green investments are gradually gaining terrain across various sectors as the country seeks to align with global sustainability goals. Here's an overview of the situation in Albania regarding green investment categories:

Distribution of Our Business Loan Portfolio by Loan Purpose:



Green investment categories

Environmentally friendly projects	Renewable energy	Energy efficiency
<ul style="list-style-type: none"> • Waste management • Environmental services • Sustainable suppliers • Organic farming and certified production 	<ul style="list-style-type: none"> • Photovoltaic systems • Hydropower plants • Wind power systems • Geothermal systems • Biomass plants 	<ul style="list-style-type: none"> • Production machinery and equipment • Green buildings • Heating and cooling equipment • LED or other efficient lighting systems

In summary, Albania is moving forward in various green investment categories, though the pace of development varies across sectors. The country's renewable energy sector, particularly photovoltaics is well-established, while other areas like wind and geothermal energy are still undeveloped. There is also growing awareness and implementation of energy efficiency measures and environmentally friendly practices, supported by both government initiatives and international cooperation.

LEADING THE WAY IN INNOVATION AND ENVIRONMENTAL RESPONSIBILITY



LUFRA Ltd

Founded in 1992 as LUFRA Ltd, ADG (commercial name Lufra) has grown into a leading dairy producer in Albania, employing around 240 people. The company specializes in collecting fresh milk from local farmers and transforming it into a range of high-quality dairy products, including pasteurized milk, yogurt, and buttermilk. Thanks to a well-organized logistics network, ADG ensures that its products reach the market within 24 hours of leaving the farm.

Environmental responsibility has always been a cornerstone of ADG's operations. Demonstrating this commitment, ADG became one of the first companies in Albania to invest in Tetra Pak's automatic production line, allowing the company to package its products in an eco-friendlier manner.

ProCredit Bank Albania has been a pivotal partner in ADG's journey, serving as its main banking advisor for many years. The bank has supported ADG in making sustainable investments, including financing an environmentally friendly production facility that meets ISO 22000: 2005 standards.

Over time, ADG has expanded its production capacity by incorporating energy-efficient machinery, continually optimizing its operations to meet rising demand.

ADG's most recent strategic investment was in renewable energy. With electricity costs significantly impacting production and cooling expenses, rising energy prices prompted the company to seek alternatives to public grid reliance. In partnership with ProCredit Bank, ADG installed a rooftop photovoltaic system with a total capacity of 500 kWp on its main facility in Lushnja. This investment has not only reduced the company's annual electricity costs but also cut CO₂ emissions by approximately 30 tonnes per year. By lowering production costs, ADG has enhanced its competitiveness in both the domestic and export markets, securing a more sustainable future for the business.





CULTIVATING PROSPERITY

MSMEs represent the backbone of the economies where we operate, and it is in our mission to support them. In 2023, Albania's tourism sector experienced significant growth, driven by increased international recognition and investment in infrastructure. The country's rich cultural heritage, stunning landscapes, and unspoiled coastlines attracted a record number of visitors, contributing to economic development and job creation. In 2023, Albania saw a record-breaking year in tourism, welcoming over 10 million foreign visitors. This represents a significant increase of around 34.6% compared to the previous year, highlighting the country's growing appeal as a travel destination. The rise in tourism is attributed to increased international awareness, improved infrastructure, and Albania's diverse attractions ranging from cultural heritage sites to pristine coastlines.



Blue Horizons: Sustainable Investments in Albania's Tourism Sector

White Hill Hotel, is an elegant 4-star property just steps from Kallmi Beach, provides a distinctive blend of luxury and sustainability. With 61 elegantly designed rooms, 33 of which are already open to guests, the hotel has quickly become a top choice for travellers seeking both comfort and responsible/sustainable tourism. The hotel boasts a beautiful garden, exclusive access to a private beach, and the Mare Restaurant, where guests can enjoy a blend of local and international cuisine. With affordable prices and an upscale experience that seamlessly integrates with its natural surroundings, White Hill Hotel offers a truly exceptional stay. In its first full year of operation in 2023, White Hill Hotel exceeded initial expectations, driven by strategic financial support, including investments from DCI and loans granted from ProCredit Bank. Looking forward to 2024, the hotel's management is optimistic about business growth.

With ongoing enhancements and a steady commitment to elevating the guest experience, White Hill Hotel is well-positioned to solidify its reputation as a leader in sustainable tourism in Albania. The hotel consistently invests in service quality through professional advice from ProCredit Bank, focusing on expanding its team, training staff, and developing new facilities, including conference rooms and recreational areas. Recently, the hotel increased its restaurant capacity by securing an EBRD incentive, with significant support from ProCredit Bank, ensuring readiness for the upcoming seasons.



Our business
clients created

11,685

jobs in 2023
and contributed

EUR 26.8 m*

through taxes

HARMONY AT WORK: GENDER BALANCE



ProCredit Bank Albania is committed to fostering a gender – equal and inclusive work environment. The bank recognizes that diversity and inclusion are essential for organizational success and employee satisfaction. Our commitment to gender diversity is based on the values and principles set out in our Code of Conduct and is reflected in the way we work with each other and with our clients.

We strive for balanced gender representation across all levels of the organisation. Efforts are made to ensure that women are well-presented not only in entry and mid-level position but also in senior and executive roles. The bank provides equal opportunities for career advancement to all employees, regardless of gender. This commitment is reflected through:

- A transparent and inclusive approach to recruitment, defined in our Human Resources Policy.
- A remuneration structure based on fixed salaries with no incentive bonuses, promoting a long-term thinking culture.
- Transparent performance management and long-term career development opportunities.
- Equal access to training and leadership development through our ProCredit Academy.
- Strong support for all staff to recognise and address unethical behaviour.
- Investigating and processing all indications of violations consistently and without bias.

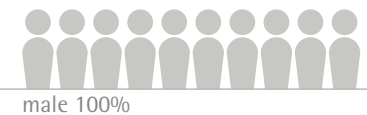
Total staff: 173



Middle management: 16



Management board: 1



Average seniority by gender (in years)



Diversity and inclusion are critical components for fostering a healthy, innovative, and productive work environment. ProCredit Bank, a development-oriented commercial bank, places a strong emphasis on these values, aiming to create a workplace where all employees feel valued and included, regardless of their background. ProCredit Bank is committed to diversity, by building a diverse workforce that reflect the varied communities it serves. This commitment is evident in its hiring practices, which aim to attract and retain employees from different gender, ethnic and cultural backgrounds. The bank believes that diversity in the workforce can enhance creativity and innovation, leading to better decision-making and customer service.

A component of our diversity and inclusion strategy is ensuring gender equality. We achieve this through a very close cooperation with ProCredit Holding, and through targeted training programs designed to educate and empower our employees. These programs cover a range of topics.



ProCredit Academy

ProCredit Academy, on the group level, is not just a training centre, but also a strategic hub where we align our values, ideas, and business model to deliver the best quality service to our clients, while increasing impact and sustainability. The comprehensive courses cover a wide range of topics, including history, philosophy, management skills, business and retail banking, digitalisation and AI.

In 2023, the future decision makers of ProCredit Bank Albania were part of a week-long management course on diversity and inclusion. Also 100% of our employees participated on a dedicated training on gender equality.

Outline of 2023 gender training

Unmasking myths and stereotypes: The normalisation challenge

Understanding gender, sex, and sexual orientation

Combatting gender-based violence

Navigating gender biases

100%

of employees
trained on
gender equity



More than
1,688 hours
dedicated to
human rights
in 2023



Management Academy
graduates by gender
women: 25%
men: 75%

OUR GENDER ACTION PLAN



Empowering Women Entrepreneurs: ProCredit Bank's Commitment to Gender Equality and Economic Growth.

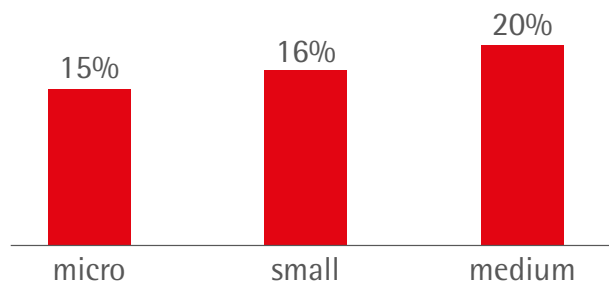
Women-led businesses in Albania often encounter challenges due to societal norms and discriminatory practices. At ProCredit Bank, we understand that empowering women is crucial to overcoming these obstacles and fostering a more inclusive business environment. On the group level, our Gender Action Plan outlines our strategy to enhance access to finance, address gender-specific barriers in the business sector, and create new opportunities for women-led enterprises. We are dedicated to advancing gender equality through strategic partnerships and targeted initiatives. ProCredit Bank Albania is proud to be a signatory of the Women's Empowerment Principles (WEPs), a set of Principles offering guidance to business

on how to advance gender equality and women's empowerment in the workplace, marketplace and community. We actively participate to a range of activities to promote gender equality and contribute continuously to increase women's economic empowerment.

In 2023, Procredit Albania participated in different events, like EXPO 2023 organized from UN Women Albania focused on advancing women's economic empowerment. This event and others enable us to accelerate our capacity-building efforts, adopt best practices from around the world, and strengthen networks to enhance women's representation in the Albanian economy. We believe that supporting women's education is not only a moral imperative but also a strategic investment in the future success of our communities and industries.



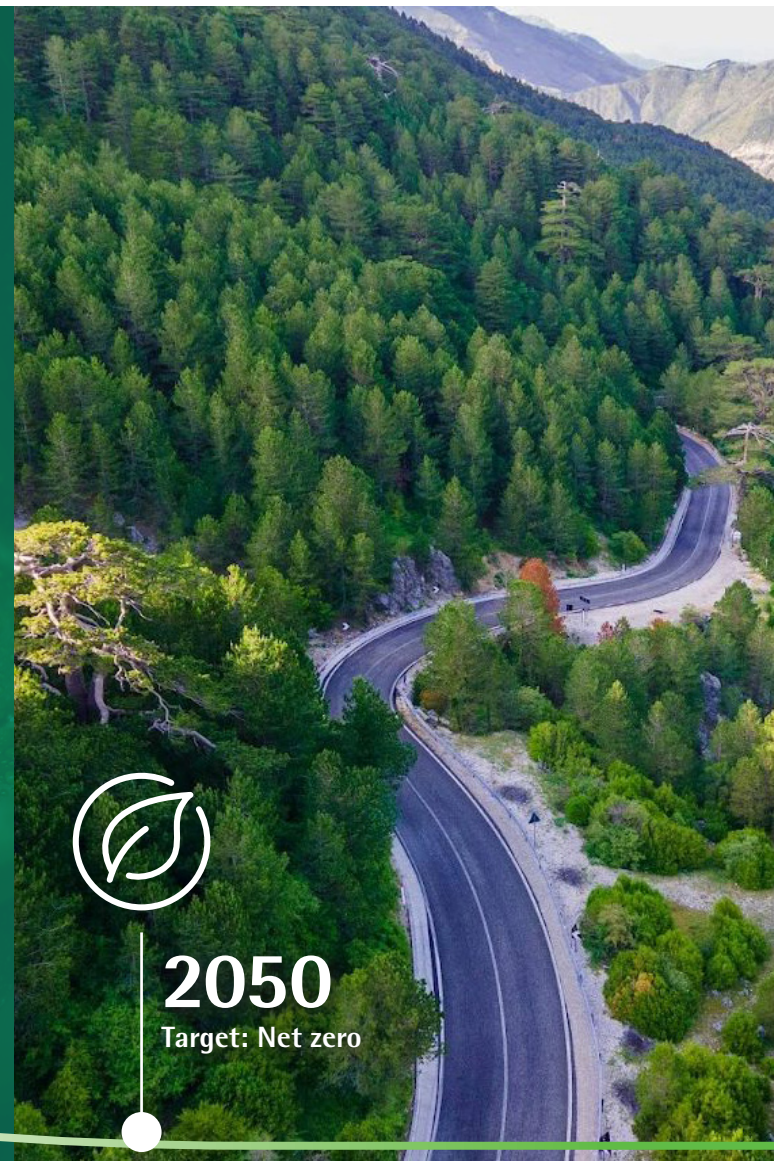
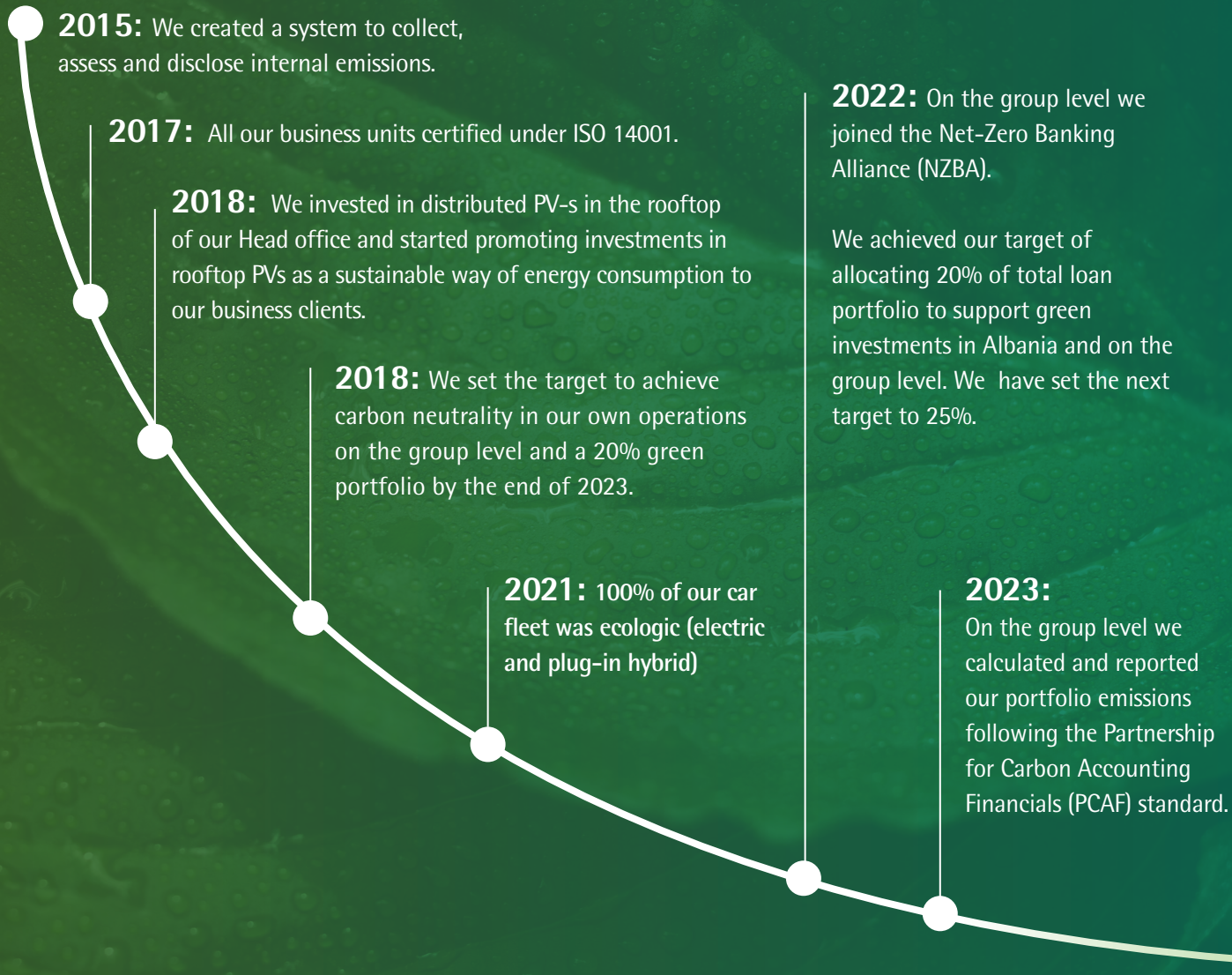
Proportion of MSMEs with at least 50% female ownership in our 2023 business loan disbursements.



More than
5370*
women supported
through job creation
by our MSME clients



CHARTING OUR DECARBONISATION PATH



2050
Target: Net zero



Building a climate-resilient portfolio

Climate-change-related risks (physical and transition risk) are also included in our risk management framework, and we support our clients in making their businesses more resilient to these risks.

1 Integrating climate risk into our risk management in 2023

- Integrating climate risk into the Internal Capital Adequacy Assessment Process (ICAAP) stress-testing framework.
- Ensuring a robust internal governance setup for managing climate-change-related risks
- Defining key indicators for climate risk management

2 Identifying climate risk clusters in our portfolio

- Conducting regular reviews of transition risk and physical climate risk analysis, considering economic subsectors and specific geographies

3 Supporting our clients

- Green loans play a key role in promoting sustainable practices. By offering financial support to projects that enhance environmental resilience and reduce transition risks, we help our clients to boost their resilience
- We have chosen the proactive approach for the collection of relevant client data for granular climate risk in the medium term. Soon we aim to better assess the impact of climate change on our clients' financial stability, identify vulnerabilities and develop risk mitigation strategies

Net zero by 2050

At the group level we have committed to becoming net zero by 2050. This includes reducing our own emissions (Scope 1 and 2) as well as those related to our loan portfolio (Scope 3, category 15)*.

	Scope 1 (internal)	Scope 2 (internal)	Scope 3 (external)
Base year 2022	0.9 ktCO ₂ eq	3.3 ktCO ₂ eq	769.5 ktCO ₂ eq
Near- term targets	42% reduction by 2030	42% reduction by 2030	28% engagement by 2027
Actions needed	Increase share of electric vehicles	Increase usage of clean electricity	Support clients to set targets with SBTi and finance their transition

At the group level, we have aligned our operations with Paris Agreement to comply with the 1.5°C scenario. To sustain our goal, we developed a Climate Action Strategy and cut at least 90% of our scope 1, 2, and 3 emissions by 2050. Our Climate Action Strategy includes a comprehensive impact analysis of our operating and financial activities. We have established near- and medium-term objectives grounded in scientific methodology and validated by the Science Based Targets initiative (SBTi).



* Scope 3, category 15 refers to the emissions derived from our financed loan portfolio.

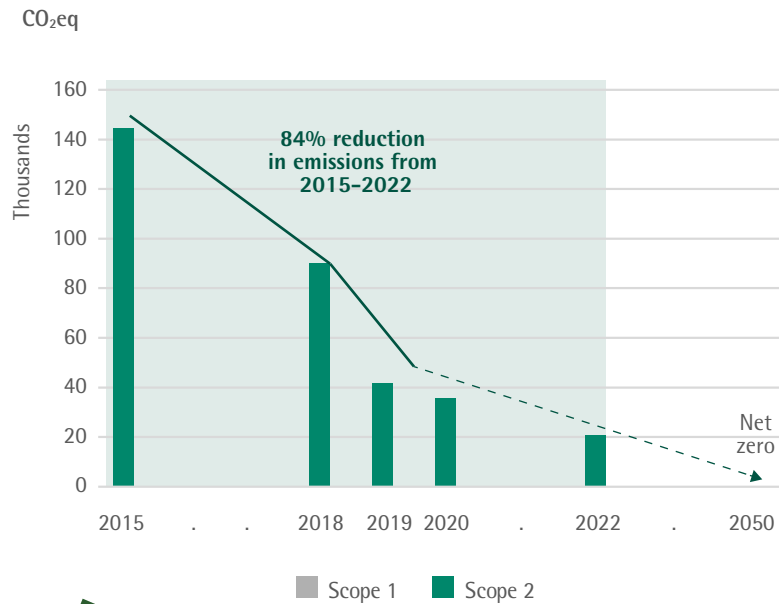
CRAFTING OUR OWN NET-ZERO JOURNEY



Since 2015 we have implemented an efficient internal environmental management system that helps us to track and mitigate the impact of our own operations on the climate and environment. We measure and monitor CO₂ emissions related to our operations (scope 1 and 3); these mainly stem from, consumption of water, paper, vehicle use and flights. We aim to reduce these emissions by 42% by 2030 at the group level through the following measures:

- Increasing the share of renewable electricity use by investing in our own photovoltaic systems and sustainable suppliers.
- Increase at the group level the share of electric cars as of 2022, *100% of our car fleet in Albania is ecologic.
- At the group level implementing energy efficiency measures at our premises: all business premises in ProCredit Bank Albania have been certified ISO14001:2015 regularly since 2017.

Emissions and targets from internal operations (Scope 1 and 2): 84% reduction in emissions from 2015 to 2023.



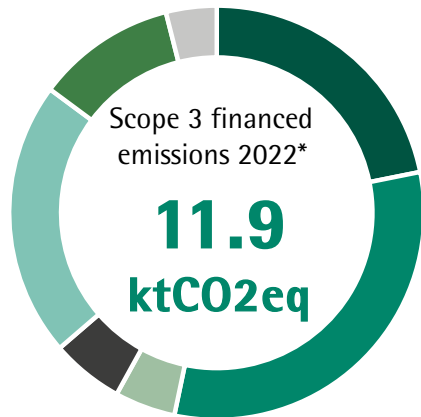
42%
planned reduction of CO₂ emissions in Scope 1 and 2 by 2030*



* 2022 is the base year for our near-term net-zero targets.

We plan to engage with clients responsible for 28% of our CO₂ emission from our loan portfolio by 2027

Procredit Bank Albania acknowledges the responsibility that financial sector has in supporting the decarbonization of our economy. This is the reason why we focus on active engagement with our clients to support their transition towards reaching net-zero emissions. Our approach to net-zero scope 3 emissions is client-centric.



- Agriculture (A)
- Industry (C)
- Water distribution (E)
- Construction (F)
- Retail (G)
- Transport (H)
- Other

Supporting our clients' transition

We aim supporting our clients in their path to decarbonisation through carbon accounting and emissions reduction target-setting, as well as by providing financial support to implement their strategies. By 2030, we aim to engage with clients who are responsible for 28% of the CO₂ emissions from our loan portfolio, with a focus on clients in agriculture and manufacturing.

Increasing support for green investments

20% of our loan portfolio is allocated for supporting clients with their green investments, including energy-efficient equipment, solar systems and green buildings. In the medium term, our goal is to increase this share to 25%.

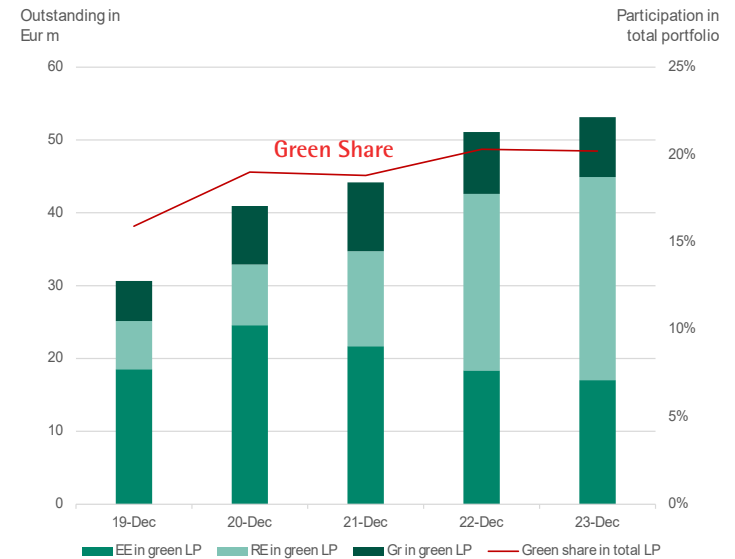
Promoting green electricity

Through renewable energy project financing, we are committed to contribute to decarbonisation, energy transition and energy security in Albania. As of 2023, we have financed the installation of 55.2 MWp of photovoltaic systems.

Ensuring continuous compliance with our Exclusion List

Our Exclusion List includes activities that have a significant adverse impact on the environment, such as mining and oil extraction.

Green LP development by investment category



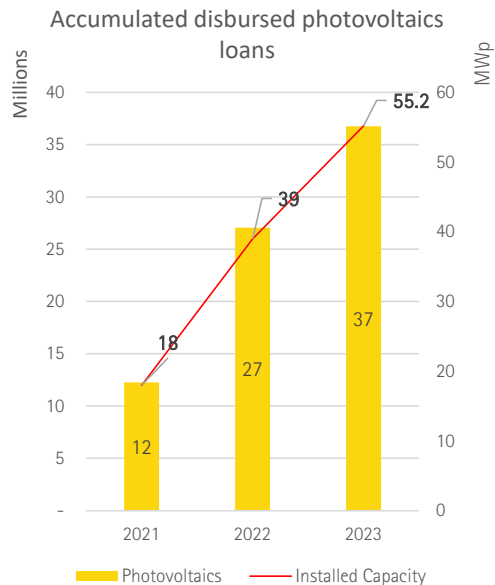
We plan to engage with clients responsible for **28%** of our CO₂ emissions from our loan portfolio by 2027



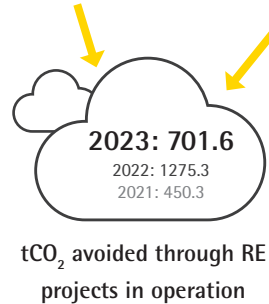
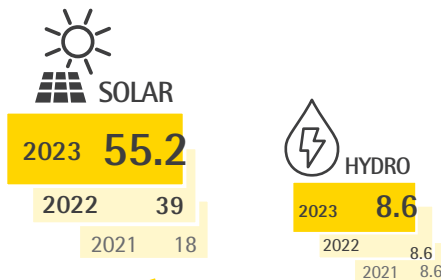
* 2022 is the base year for our near-term net-zero targets.

Our green loan portfolio is strongly driven by investments in renewable energy. Due to high electricity prices, there is substantial interest in solar energy systems, with rooftop installations for internal consumption and utility scale projects being the most common investments in 2023. Looking to 2024 and beyond, we expect the pace of green energy transition and diversification to accelerate further.

The most relevant investments, particularly in the primary sector, would aim to reduce energy intensity, adopt alternative forms of transportation, introduce alternative sources of energy production and improve storage capacity.



Installed capacity of financed RE projects (in MWp)



Imes Alb Ltd, Albania

Growing steadily since its foundation in 2009, the Albanian footwear manufacturer Imes Alb Ltd in Tirana currently employs 400 permanent staff members and about the same number of subcontracted sewers. The company specialises in various types of footwear for well-known customers for export abroad.

Imes Alb Ltd has continually invested in efficient equipment and the optimisation of operational costs and working conditions. The latest investment, made with the help of ProCredit Bank, is the installation of 0.5MWp rooftop solar panels, which has enabled the company to reduce its electricity costs by 60% and cover all its own electricity needs. The management's sustainable approach is not only a strong sign of the added value of sustainable business practices for companies, but also provides many good jobs in the region.

SDGs AND MATERIAL TOPICS

Our key material topics remain consistent between this reporting period and previous years, as does their alignment with selected SDGs. However, in this report, we have chosen to focus on elaborating five key SDGs that best represent our impact.

ECONOMIC DEVELOPMENT

We contribute to environmentally and socially sound economic development in the countries in which we operate. We provide responsible and sustainable financial services to MSMEs and support local business activities. We work with companies that drive innovation through state-of-the-art investments and which strive to reduce their environmental impact. Our business clients, who are mostly active in the manufacturing, agricultural and service sectors, follow long-term business strategies and generate employment.



PRUDENT CREDIT RISK MANAGEMENT

In our lending operations we strive to minimise potentially harmful economic, environmental and social impacts. We therefore do not allow our clients to become over-indebted and we do not finance ecologically unsound projects. We support our clients throughout their economic cycles and our lending operations are tailored to the risk profile of our MSMEs clients. As environmental and social risks may turn into financial risk for the client and reputational risk for our bank, we consider effective E&S risk management to be indispensable for a sustainable credit institution.



SUSTAINABLE FINANCE

We apply an economically, socially and environmentally inclusive approach to responsible finance. When evaluating the economic soundness of an investment, we take all possible negative environmental and social impacts into account. We provide financial instruments that enable our client groups to realise innovative projects that are relevant for the local economy. Our green loans promote climate-friendly technologies. We achieve our sustainable finance objectives through the strict application of our Exclusion List and by maintaining an active dialogue with our clients.



CORPORATE GOVERNANCE

Our clear values, guidelines and organisational structures are designed to enable our employees to act responsibly and foster our clients' trust. We prioritise flat hierarchies, timely and transparent communication, as well as small, focused teams, so that our banks can (re)act quickly and appropriately. Our standards often go beyond the local regulatory requirements, and we foster a culture of compliance among all staff. These and other values are documented in our Code of Conduct. We set ourselves high standards of corporate governance and demand that our clients do the same.



RELIABLE PARTNERSHIPS AND TRANSPARENT SERVICES

We seek to build long-term reliable and stable partnerships with our business and private clients. Our staff analyse our clients' business models and investment ideas closely so that they can provide sound advice. This contributes to sustainable development for our business clients and prevents them from becoming over-indebted. We also support private individuals, including business owners, with transparent well-structured account services, savings options and lending products, primarily via convenient and secure digital channels.



TECHNOLOGY AND INNOVATION

We promote digital transformation in our banking operations to deliver secure and convenient services to our clients and we maximise efficiency in our internal processes. By investing in and promoting the uptake of innovative and high-quality digital banking solutions, we strive to be a technological key player in Albania. We also continue to strengthen our defences against cyberattacks to ensure a consistently secure and reliable banking environment both for our staff and for our clients.



INTERNAL ENVIRONMENTAL MANAGEMENT

To minimise our environmental footprint, we continuously analyse and monitor the impacts resulting from our activities. We set objectives that are designed to reduce emissions by improving energy efficiency, promoting renewable energies, and reducing resource consumption. We regularly publicise our environmental achievements with a view to raising awareness among employees and clients alike.



ETHICAL VALUES AND WORKING ENVIRONMENT

We seek to promote a positive working environment characterised by diversity, flat hierarchies and open communication. We pride ourselves on having developed an approach to staff that does not solely rely on monetary compensation. Our ethical approach to banking is fully integrated into our corporate culture. We heavily promote independence and critical thinking, responsibility, gender equality and fairness among our staff. Ensuring the health and safety of our employees is among our foremost priorities. Our values are manifested in our Code of Conduct, which serves as the ethical compass of the ProCredit group.



FAIR RECRUITER AND EMPLOYER

To attract and retain the right employees, we have developed a transparent selection process complemented by fair internal promotion opportunities and remuneration. Fairness and openness are the key distinguishing features of our recruitment procedures. Our merit-based approach treats every applicant in the same way, regardless of gender, origin or connections. We also place great value on a transparent salary structure and consciously refrain from offering short-term, performance-related bonuses. Fair remuneration is ensured by capping the ratio between the highest and median salary levels.



STAFF DEVELOPMENT

We develop staff capacity through comprehensive knowledge and skills training, regular performance reviews and clear career options. Our approach emphasises the importance of investing in ongoing personal and professional development. We support our employees by providing regular opportunities for dialogue and feedback, and by offering continuous training. Our professional development curricula include not only banking skills, but above all courses on humanities, encouraging our staff to reflect on their own values and role in society and to think independently.



Note: Involvement with topic-related negative impacts which occurs mainly through our business relationships is depicted in red. Involvement with topic-related negative impacts which occurs mainly through our activities is depicted in green.



ProCredit Bank sh.a.

Rr."Dritan Hoxha" Nd.92, H.15,
Njësia Bashkiake Nr.11

Kutia Postare:1026, Tiranë

NUIS J 91524011 J

KIB: 20911005

Kodi Swift: FEFAALTR

Tel: +355 (4) 2 389 389

Email: informacion@procredit-group.com

www.procreditbank.com.al

